

Clarification of the Non-Patent References cited on PTO-892

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The PTO-892 contains the following Non-Patent References. Note that the Letter ID on the left corresponds to the respective reference ID (U, V, W and X) on the PTO-892.

U CIBC World Markets "Structured Notes: Equity Index Linked Notes", 1999

V Arnovitz, Andrew C.; "Equity-Linked notes give RRSPs foreign exposure",
Canadian Jewish News, Feb. 1999

W Satyajit Das, "Credit Derivative; Products, Applications and Pricing" Wiley,
John & Sons, Incorporated, April 1998

X Satyajit Das, "Structured Notes And Derivative Embedded Securities"
(Euromoney Publications, January 1996)
